

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William Paul Johnson, Sr
Sue Ann Johnson
Debtors

Case No. 14-01656-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: JGoodling
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db/jdb +William Paul Johnson, Sr, Sue Ann Johnson, 238 Buford Avenue, Gettysburg, PA 17325-1137
cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883
cr Springleaf Funding Trust 2013-B, c/o Craig H Fox, Esquire,
Fox and Fox Attorneys at Law, P.C., One Montgomery Plaza, Suite 706, 425 Swede Street,
Norristown, PA 19401
4509503 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4473898 #+BARRY C JOHNSON, 1013 HERITAGE DRIVE, GETTYSBURG, PA 17325-8973
4473899 +BELCO COMMUNITY CREDIT, 449 Eisenhower Blvd, Harrisburg, PA 17111-2301
4473902 +DISTRICT COURT OF MD BAIL BOND, 100 WEST PATRICK STREET, FREDERICK, MD 21701-5578
4473903 +FREDERICK MEMORIAL H, 400 W SEVENTH STREET, FREDERICK, MD 21701-4593
4473905 +GETTYSBURG HOSPITAL, 147 GETTYS STREET, GETTYSBURG, PA 17325-2536
4473907 +LAKE HERITAGE PROPERTY OWNERS ASSOC, 1000 HERITAGE DRIVE, GETTYSBURG, PA 17325-8954
4502838 +Lake Heritage Propoerty Owners Assoc, Inc, Phillips and Phillips, 101 West Middle Street,
Gettysburg, PA 17325-2190
4473909 MY CASH NOW, 14150 NE 20TH STREET, STE F1 PMB 368, BELLEVUE, WA 98007-3700
4473912 +PROGRESSIVE INSURANCE, 6300 WILSON MILLS ROAD, CLEVELAND, OH 44143-2182
4511409 +Springleaf Funding Trust 2013-B, c/o Craig H. Fox, Esquire,
Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706,
Norristown, PA 19401-4852
4595674 +WHITE RUN REGIONAL MUNICIPAL AUTHORITY, C/O CAMPBELL & WHITE, 112 BALTIMORE STREET,
GETTYSBURG PA 17325-2311
4473916 +YORK ADAMS TAX BUREAU, 240 WEST STREET, GETTYSBURG, PA 17325-2509
4473917 +YORK ADAMS TAX BUREAU, ATTN ALBERT TIMKO JR, 240 WEST STREET, GETTYSBURG, PA 17325-2509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Aug 19 2019 23:13:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4494323 +EDI: JEFFERSONCAP.COM Aug 19 2019 23:13:00 Ais Services, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4558988 E-mail/Text: rmcollections@belco.org Aug 19 2019 19:35:26 Belco Community Credit Union,
449 Eisenhower Blvd, Harrisburg, PA 17111
4473900 EDI: CAPITALONE.COM Aug 19 2019 23:13:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285
4473901 +EDI: CAUT.COM Aug 19 2019 23:13:00 CHASE, PO BOX 901076, FT WORTH, TX 76101-2076
4969071 E-mail/Text: bankruptcy.bnc@ditech.com Aug 19 2019 19:35:41
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
4473904 +EDI: RMSC.COM Aug 19 2019 23:13:00 GECRB/CARE CREDIT, 950 FORRER BLVD,
KETTERING, OH 45420-1469
4473906 EDI: RMSC.COM Aug 19 2019 23:13:00 GREEN TREE SERVICING L, 7360 S Kyrene Rd Ste 101,
Tempe, AZ 85283-4583
4536259 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 19 2019 19:35:41 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
4473910 +EDI: NHCLLC.COM Aug 19 2019 23:13:00 NATL HOSP COLLECTIONS, 16 DISTRIBUTOR DR STE 2,
MORGANTOWN, WV 26501-7209
4473911 +EDI: AGFINANCE.COM Aug 19 2019 23:13:00 ONEMAIN, 1000 CARLISLE ST SUITE 14B,
HANOVER, PA 17331-1122
4908395 EDI: PRA.COM Aug 19 2019 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4908396 EDI: PRA.COM Aug 19 2019 23:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4523032 EDI: PRA.COM Aug 19 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4473913 EDI: AGFINANCE.COM Aug 19 2019 23:13:00 SPRINGLEAF FINANCIAL S, 1655 E MAIN ST,
WAYNESBORO, PA 17268
4494553 EDI: AGFINANCE.COM Aug 19 2019 23:13:00 Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731-3251
4531686 EDI: RMSC.COM Aug 19 2019 23:13:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4852160 +EDI: RMSC.COM Aug 19 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
4473914 +E-mail/Text: epr@telecheck.com Aug 19 2019 19:36:30 TELECHECK, TRS RECOVERY INC,
5565 GLENRIDGE CONNECTOR NE, ATLANTA, GA 30342-4756
4473915 +EDI: WFFC.COM Aug 19 2019 23:13:00 WFDS/WDS, PO BOX 1697, WINTERVILLE, NC 28590-1697
4482299 +E-mail/Text: kcm@yatb.com Aug 19 2019 19:35:29 YORK ADAMS TAX BUREAU, PO BOX 15627,
YORK PA 17405-0156

TOTAL: 21

District/off: 0314-1

User: JGoodling
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***** BYPASSED RECIPIENTS (continued) *****

4473908 MY CASH NOW, Removed per entry #69

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Craig H. Fox on behalf of Creditor Springleaf Funding Trust 2013-B
Bankruptcy@Foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
Eugene E. Pepinsky, Jr. on behalf of Creditor Belco Community Credit Union
epepinsky@keeferwood.com
Gary J Imblum on behalf of Debtor 1 William Paul Johnson, Sr gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
Gary J Imblum on behalf of Debtor 2 Sue Ann Johnson gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
Joseph P Schalk on behalf of Creditor GREEN TREE SERVICING LLC jschalk@barley.com,
sromig@barley.com
Mary F Kennedy on behalf of Creditor GREEN TREE SERVICING LLC mary@javardianlaw.com,
tami@javardianlaw.com
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **William Paul Johnson Sr**
First Name Middle Name Last Name

Debtor 2 **Sue Ann Johnson**
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-01656-HWV**

Social Security number or ITIN **xxx-xx-3150**

EIN **-----**

Social Security number or ITIN **xxx-xx-4169**

EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Paul Johnson Sr

Sue Ann Johnson
aka Sue A. Johnson

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

8/19/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.